

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
DONALD E TAYLOR § Case No. 17-14757
SHEILA M TAYLOR §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Peter N. Metrou, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 50.00 <i>(Without deducting any secured claims)</i>	Assets Exempt: 73,400.00
Total Distributions to Claimants: 136,314.76	Claims Discharged Without Payment: 227,027.82
Total Expenses of Administration: 32,685.24	

3) Total gross receipts of \$ 199,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 30,000.00 (see **Exhibit 2**), yielded net receipts of \$ 169,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 123,822.00	\$ 128,669.68	\$ 128,669.68	\$ 128,669.68
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	32,685.24	32,685.24	32,685.24
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	1,600.00	1,185.69	1,185.69	1,185.69
GENERAL UNSECURED CLAIMS (from Exhibit 7)	109,331.40	21,105.81	21,105.81	6,459.39
TOTAL DISBURSEMENTS	\$ 234,753.40	\$ 183,646.42	\$ 183,646.42	\$ 169,000.00

4) This case was originally filed under chapter 7 on 05/11/2017 . The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/17/2018 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
1706 PRAIRIE WIND DRIVE JOLIET IL 60435-0000 WILL	1110-000	199,000.00
TOTAL GROSS RECEIPTS		\$ 199,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
First American Title Co.	Exemptions	8100-002	30,000.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 30,000.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Regions Mortgage, Bankruptcy Po Box 18001 Hattiesburg, MS 39404	123,822.00		NA	NA	0.00
	First American Title Co.	4110-000	NA	128,669.68	128,669.68	128,669.68
	TOTAL SECURED CLAIMS	\$ 123,822.00		\$ 128,669.68	\$ 128,669.68	\$ 128,669.68

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Peter N. Metrou	2100-000	NA	10,000.00	10,000.00	10,000.00
Peter N. Metrou	2200-000	NA	87.82	87.82	87.82
International Sureties Ltd.	2300-000	NA	8.01	8.01	8.01
First American Title Co.	2500-000	NA	8,414.22	8,414.22	8,414.22
Associated Bank	2600-000	NA	46.19	46.19	46.19
CLERK OF THE BANKRUPTCY					
COURT	2700-000	NA	181.00	181.00	181.00
FactorLaw	3210-000	NA	3,080.00	3,080.00	3,080.00
Kutchins Robbins & Diamond Ltd.	3410-000	NA	918.00	918.00	918.00
First American Title Co.	3510-000	NA	9,950.00	9,950.00	9,950.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 32,685.24	\$ 32,685.24	\$ 32,685.24

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
	INTERNAL REVENUE					
2	SERVICE	5800-000	1,600.00	1,185.69	1,185.69	1,185.69
TOTAL PRIORITY UNSECURED CLAIMS			\$ 1,600.00	\$ 1,185.69	\$ 1,185.69	\$ 1,185.69

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Athletic and Therapeutic Inst., P.O. Box 371863 Pittsburgh, PA 15250-7863		663.75	NA	NA	0.00
	Athletico Ltd, Attn Collections Dept 709 Enterprise Drive Oak Brook, IL 60523		76.61	NA	NA	0.00
	ATI Physical Therapy, Attn: Collections P.O. Box 371863 Pittsburgh, PA 15250		204.28	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Barclays Bank Delaware, 100 S West St Wilmington, DE 19801		7,206.00	NA	NA	0.00
	Chase Card, Attn: Correspondence Po Box 15298 Wilmington, DE 19850		896.00	NA	NA	0.00
	Chase Card, Attn: Correspondence Po Box 15298 Wilmington, DE 19850		6,830.00	NA	NA	0.00
	Chase Card, Attn: Correspondence Po Box 15298 Wilmington, DE 19850		5,923.00	NA	NA	0.00
	Chase Card, Attn: Correspondence Po Box 15298 Wilmington, DE 19850		6,817.00	NA	NA	0.00
	Citibank North America, Citicorp Credit SrVs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179		3,796.00	NA	NA	0.00
	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179		17,736.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	EdFinancial Services, Llc, 298 North Seven Oaks Dr Knoxville, TN 37922		24,078.00	NA	NA	0.00
	Financial Plus Cu, 800 Chestnut St Ottawa, IL 61350		3,412.00	NA	NA	0.00
	Financial Plus Cu, 800 Chestnut St Ottawa, IL 61350		8,466.00	NA	NA	0.00
	Merchants Credit Guide Co., 223 West Jackson Blvd #700 Chicago, IL 60606		329.05	NA	NA	0.00
	Merchants Credit, 223 W Jackson Blvd Ste 700 Chicago, IL 60606		189.00	NA	NA	0.00
	Merchants Credit, 223 W Jackson Blvd Ste 700 Chicago, IL 60606		814.00	NA	NA	0.00
	Miramed Revenue Group LLC, Dept 77304 P.O. Box 77000 Detroit, MI 48277- 0304		718.40	NA	NA	0.00
	Miramed Revenue Group LLC, Dept 77304 P.O. Box 77000 Detroit, MI 48277- 0304		21.54	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Molecular Imaging, 28489 Network Place Chicago, IL 60673-1287		325.39	NA	NA	0.00
	Transworld Systems Inc., 500 Virginia Drive #514 Fort Washington, PA 19034		57.38	NA	NA	0.00
4	CAPITAL ONE, N.A.	7100-000	421.00	711.54	711.54	217.77
5	CAPITAL ONE, N.A.	7100-000	803.00	892.06	892.06	273.01
9	CITIBANK, N.A.	7100-000	920.00	937.31	937.31	286.86
10	DEPARTMENT STORES NATIONAL BANK	7100-000	364.00	445.00	445.00	136.19
1	DISCOVER BANK	7100-000	12,882.00	13,189.96	13,189.96	4,036.76
3	FIRST NATIONAL BANK OF OMAHA	7100-000	467.00	479.37	479.37	146.71
2	INTERNAL REVENUE SERVICE	7100-000	1,600.00	307.55	307.55	94.13
6	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	7100-000	2,676.00	2,766.37	2,766.37	846.64
7	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	102.00	106.12	106.12	32.48

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
8	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	537.00	1,270.53	1,270.53	388.84
TOTAL GENERAL UNSECURED CLAIMS			\$ 109,331.40	\$ 21,105.81	\$ 21,105.81	\$ 6,459.39

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Document FORM 1
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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No: 17-14757 PSH Judge: Pamela S. Hollis Trustee Name: Peter N. Metrou, Trustee
 Case Name: DONALD E TAYLOR Date Filed (f) or Converted (c): 05/11/2017 (f)
 SHEILA M TAYLOR 341(a) Meeting Date: 06/08/2017
 For Period Ending: 07/17/2018 Claims Bar Date: 10/16/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1706 PRAIRIE WIND DRIVE JOLIET IL 60435-0000 WILL	199,900.00	199,900.00		199,000.00	FA
2. 2008 MAZDA CX9	4,500.00	4,500.00		0.00	FA
3. 2004 FORD MUSTANG	500.00	500.00		0.00	FA
4. FURNITURE MISC PROPERTY	2,000.00	0.00		0.00	FA
5. MISC	0.00	0.00		0.00	FA
6. CHASE BANK	25.00	0.00		0.00	FA
7. PNC BANK	1,400.00	0.00		0.00	FA
8. FINANCIAL PLUS CREDIT UNION	25.00	0.00		0.00	FA
9. PNC	35,000.00	0.00		0.00	FA
10. WORKERS COMPENSATION CLAIM BEING HANDLED BY GOLDMAN, WEISMAN	0.00	0.00		0.00	FA
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	\$243,350.00	\$204,900.00		\$199,000.00	\$0.00
(Total Dollar Amount in Column 6)					

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Filed Motion to Employ Counsel 7/7/17 see Dkt#13. Filed Objection to Exemptions 8/3/17 see Dkt#20. Filed Motion to Employ Realtor 8/24/17 see Dkt#25. Filed Motion to Employ Real Estate Atty 10/20/17 see Dkt#29. Filed Motion to Sell 11/3/17 see Dkt#32. Filed report of Sale 12/18/2017. Filed Motion to Employ Accountant 12/19/17 see Dkt#43.

Initial Projected Date of Final Report (TFR): 07/06/2018

Current Projected Date of Final Report (TFR): 07/06/2018

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FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

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Case No: 17-14757

Case Name: DONALD E TAYLOR
SHEILA M TAYLOR

Taxpayer ID No: XX-XXX8229

For Period Ending: 07/17/2018

Trustee Name: Peter N. Metrou, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1644

Checking

Blanket Bond (per case limit): \$1,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/18/17		First American Title Co. 3492 Caton Farm Rd Joliet, IL 60431	Liquidation of Sale of Real Estate		\$21,966.10		\$21,966.10
			Gross Receipts \$199,000.00				
			Mortgage Payoff (\$128,669.68)	4110-000			
			Real Estate Comission (\$9,950.00)	3510-000			
			Property Tax Credit (\$4,554.77)	2500-000			
			Debtor's Homestead Exemption (\$30,000.00)	8100-002			
				(\$3,859.45)			
	1		1706 PRAIRIE WIND DRIVE JOLIET IL 60435-0000 WILL	\$199,000.00	1110-000		
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.74	\$21,951.36
01/14/18	1001	FactorLaw 105 W. Madison, Suite 1500 Chicago, IL 60602	Attorneys fees See Dckt#s 41 & 45	3210-000		\$3,080.00	\$18,871.36
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$31.45	\$18,839.91
02/08/18	1002	International Sureties Ltd. 701 Poydras Street Suite 420 New Orleans, LA 70139	Bond Payment	2300-000		\$8.01	\$18,831.90
05/09/18	1003	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Distribution			\$10,087.82	\$8,744.08
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order.	(\$10,000.00)	2100-000		

Page Subtotals:

\$21,966.10

\$13,222.02

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FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 17-14757

Case Name: DONALD E TAYLOR
SHEILA M TAYLOR

Taxpayer ID No: XX-XXX8229

For Period Ending: 07/17/2018

Trustee Name: Peter N. Metrou, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1644

Checking

Blanket Bond (per case limit): \$1,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order. (\$87.82)	2200-000			
05/09/18	1004	CLERK OF THE BANKRUPTCY COURT 219 S. Dearborn Chicago, IL 60604	Final distribution representing a payment of 100.00 % per court order.	2700-000		\$181.00	\$8,563.08
05/09/18	1005	Kutchins Robbins & Diamond Ltd. 1101 Perimeter Drive Suite 760 Schaumburg, IL 60173	Final distribution representing a payment of 100.00 % per court order.	3410-000		\$918.00	\$7,645.08
05/09/18	1006	INTERNAL REVENUE SERVICE PO Box 21126 Philadelphia, PA 19114	Final distribution to claim 2 representing a payment of 100.00 % per court order.	5800-000		\$1,185.69	\$6,459.39
05/09/18	1007	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Final distribution to claim 1 representing a payment of 30.60 % per court order.	7100-000		\$4,036.76	\$2,422.63
05/09/18	1008	INTERNAL REVENUE SERVICE PO Box 21126 Philadelphia, PA 19114	Final distribution to claim 2 representing a payment of 30.61 % per court order.	7100-000		\$94.13	\$2,328.50
05/09/18	1009	FIRST NATIONAL BANK OF OMAHA 1620 Dodge Street Stop Code 3105 Omaha, Ne 68197	Final distribution to claim 3 representing a payment of 30.60 % per court order.	7100-000		\$146.71	\$2,181.79
05/09/18	1010	CAPITAL ONE, N.A. C/O BECKET AND LEE LLP PO BOX 3001 MALVERN, PA 19355-0701	Distribution			\$490.78	\$1,691.01
		CAPITAL ONE, N.A.	Final distribution to claim 4 representing a payment of 30.61 % per court order. (\$217.77)	7100-000			
		CAPITAL ONE, N.A.	Final distribution to claim 5 representing a payment of 30.60 % per court order. (\$273.01)	7100-000			

Page Subtotals:

\$0.00

\$7,053.07

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FORM 2
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 17-14757

Case Name: DONALD E TAYLOR
SHEILA M TAYLOR

Taxpayer ID No: XX-XXX8229

For Period Ending: 07/17/2018

Trustee Name: Peter N. Metrou, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1644

Checking

Blanket Bond (per case limit): \$1,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/09/18	1011	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK, N.A. RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Final distribution to claim 6 representing a payment of 30.60 % per court order.	7100-000		\$846.64	\$844.37
05/09/18	1012	QUANTUM3 GROUP LLC AS AGENT FOR Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Distribution			\$421.32	\$423.05
		QUANTUM3 GROUP LLC AS AGENT FOR	Final distribution to claim 7 representing a payment of 30.61 % per court order.	7100-000			
		QUANTUM3 GROUP LLC AS AGENT FOR	Final distribution to claim 8 representing a payment of 30.60 % per court order.	7100-000			
05/09/18	1013	CITIBANK, N.A. C/O QUANTUM3 GROUP LLC PO BOX 280 KIRKLAND, WA 98083-0280	Final distribution to claim 9 representing a payment of 30.60 % per court order.	7100-000		\$286.86	\$136.19
05/09/18	1014	DEPARTMENT STORES NATIONAL BANK C/O QUANTUM3 GROUP LLC PO BOX 657 KIRKLAND, WA 98083-0657	Final distribution to claim 10 representing a payment of 30.60 % per court order.	7100-000		\$136.19	\$0.00
06/10/18	1014	DEPARTMENT STORES NATIONAL BANK C/O QUANTUM3 GROUP LLC PO BOX 657 KIRKLAND, WA 98083-0657	Final distribution to claim 10 representing a payment of 30.60 % per court order. Reversal Check destroyed during mail delivery and returned by creditor requesting replacement check.	7100-000		(\$136.19)	\$136.19
06/10/18	1015	DEPARTMENT STORES NATIONAL BANK C/O QUANTUM3 GROUP LLC PO BOX 657 KIRKLAND, WA 98083-0657	Distribution Replacement of Check #1014 (Original Check destroyed and returned by Creditor)	7100-000		\$136.19	\$0.00

Page Subtotals:

\$0.00

\$1,691.01

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COLUMN TOTALS

	\$21,966.10	\$21,966.10
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$21,966.10	\$21,966.10
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$21,966.10	\$21,966.10

Exhibit 9

Exhibit 9

TOTAL OF ALL ACCOUNTS			NET	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS		BALANCE
XXXXXX1644 - Checking	\$21,966.10	\$21,966.10		\$0.00
	\$21,966.10	\$21,966.10		\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:	\$177,033.90			
Total Net Deposits:	\$21,966.10			
<u>Total Gross Receipts:</u>	<u>\$199,000.00</u>			